FEB 17 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:	
)	Before the Examiner
Dean F. Barber	Timothy M. Harbeck
Serial No. 09/690,940	
Filed October 18, 2000	Group Art Unit 3628
POINT OF SERVICE THIRD PARTY) FINANCIAL MANAGEMENT VEHICLE)	Atty Docket No. 3425-24/OHB-0047

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on February 6, 2006

Name of Registered Representative

Signature February 25, 2006

C. David Emhardt

Date of Signature

RESPONSE TO OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

FOR THE HEALTHCARE INDUSTRY

Sir:

In response to the Office Action dated December 28, 2005, Applicant respectfully requests entry of the following amendments and consideration of the accompanying remarks.

Filed concurrent with this Response is a Request for Continued Examination. In accordance with 37 C.F.R. § 1.114 (a), the Commissioner is authorized to charge \$1,045.00 to the credit card as listed on the enclosed Credit Card Payment Form to cover the fee for filing the RCE (\$395) as set forth in § 1.17(e) and fees for excess claims (\$650.00). No additional fees are believed due. However, if any additional fees are due, the Commissioner is authorized to provide any necessary extensions of time and charge any fees which may be due to Deposit Account No. 23-3030, but not to include any payment of issue fees.

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